### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 1 of 71

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Verlita	
	Write the name that is on your government-issued picture identification (for example, your driver's	First name	First name
		D	
		Middle name	Middle name
		Smith	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
2.	have used in the last	First name	First name
	8 years		
	-	Middle name	Middle name
	Include your married or maiden names.		
	madon namos.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
_		Last Harrie	Last Harrie
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 2 of 71

D	ebtor 1 Verlita First Name	D Smith  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8701 W. 85th Place, B-8 Apt 101  Number Street	Number Street
		Justice Illinois 60458	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 3 of 71

Debtor 1 Verlita	D	Smith	Case number (if know	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy C	ase		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		description of each, see <i>Notice Req</i> (0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre  I need to pay the findividuals to Pay  I request that my judge may, but is rethe official poverty you choose this or	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant or the state of	ou are paying the submitting your ed address. ethis option, sign official Form 103/2 this option only ad may do so only ize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  ☐ Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 4 of 71

Debtor 1 Verlita D Smith Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 5 of 71

 Debtor 1 First Name
 Verlita
 D
 Smith
 Case number (if known)

 Last Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling									
	About Debtor 1:		Ab	out Debtor 2 (Sp	pouse Only in a Joint Case):				
15. Tell the court	You must check one:		You	u must check one:					
whether you have received briefing about credit counseling.	counseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a mpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.				
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.				
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.				
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment				
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.					
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this				
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before truptcy.				
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.					
		he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only imited to a maximum of 15 days.				
	I am not required counseling beca	d to receive a briefing about credit ause of:		I am not require counseling beca	d to receive a briefing about credit ause of:				
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.				
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.				
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.				
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.				

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 6 of 71

Debtor 1 Verlita	D Middle Nove	Smith	Case number (if know	vn)
First Name  Part 6: Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to li Yes. Go to l  16b. Are your debts money for a bus No. Go to li Yes. Go to l	primarily consumer del individual primarily for a ne 16b. line 17. primarily business debt siness or investment or the ne 16c. line 17.	personal, family, or house as? <i>Business debts</i> are del	ots that you incurred to obtain be business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are	under Chapter 7. Go to line ler Chapter 7. Do you estim paid that funds will be avai		operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file of title 11, United Staunder Chapter 7.  If no attorney represe out this document, I I	e under Chapter 7, I am a ates Code. I understand th ents me and I did not pay have obtained and read th	ware that I may proceed, if he relief available under ea or agree to pay someone v ne notice required by 11 U	the information provided is true and feligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill I.S.C. § 342(b).
	connection with a baboth. 18 U.S.C. §§ 18		in fines up to \$250,000, o	g money or property by fraud in r imprisonment for up to 20 years, or
	/s/ Verlita Smith Signature of Debto	r 1	Signature of	Debtor 2
	Executed on	7/13/2017 MM / DD / YYYY	Executed	

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 7 of 71

Debtor 1 Verlita	D	Smith	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Amy Gerstein		Date	7/13/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	-			
	Amy Gerstein			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374023	Email address	agerstein@semradlaw.com
			Illinois	
	Bar number		State	

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 8 of 71

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Verlita	D	Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$12,877.50
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$12,877.50
rt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢17.009.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,098.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,705.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$30,306.47
Your total liabilities	\$51,109.47
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$1.913.05
·	\$1,913.05
. Schedule I: Your Income (Official Form 106I)	\$1,913.05 *1,493.00

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 9 of 71

Debtor 1 Verlita D Smith \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,336.35 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$2,105.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$14,612.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$16,717.00

9g. Total. Add lines 9a through 9f.

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 10 of 71

Fill in this	informa	ation to identify your ca	ase:					
Debtor 1	_	/erlita	D		Smith			
Debtor 2	F	irst Name	Middle N	lame	Last Name			
(Spouse, if fi	ling) F	First Name	Middle N	lame	Last Name			
United Sta	ates Ban	kruptcy Court for the:	Northern		District of Illinois			
Case num	nber _				(State)			
(If known)								Check if this is an
Officia	al For	m 106A/B						amended filing
Sche	dule	A/B: Prope	rty					12/1
category v responsib write your	where y le for su name a	ou think it fits best. B applying correct informand case number (if k	e as complete a nation. If more s nown). Answer e	nd ac pace very o	asset only once. If an asset fits in mor curate as possible. If two married peo is needed, attach a separate sheet to question. r Other Real Estate You Own or H	ple are this fo	e filing together, both a orm. On the top of any a	re equally
			•		residence, building, land, or similar p			
<b>√</b>		to Part 2			,		•	
	Yes. W	here is the property?						
1.1					at is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street a	address, if available, or o	other description		Single-family home Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
				ш	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Numbe	er Street			Land		December the material	£
	Numbe	ou eet		ш	Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
				Who	o has an interest in the property? Chec	k	Check if this is co	mmunity property
				one				
					Debtor 1 only			
				ш	Debtor 2 only Debtor 1 and Debtor 2 only			
				ш	At least one of the debtors and another			
				ш	er information you wish to add about t	his ite	m. such as local	
					perty identification number:			
If you	own or	have more than one, lis	st here:					
1.2					at is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street a	address, if available, or o	other description		Single-family home Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
					Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
				Ħ	Land			
	Numbe	er Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	Oity	Clais	2.p 0000				Chack if this is as	mmunity property
				Who	has an interest in the property? Chec	k	(see instructions)	mmunity property
				one				
					Debtor 1 only			
					Debtor 2 only Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
						hic :+-	m such so local	
					er information you wish to add about t perty identification number <u>:</u>	ıns ite	m, such as local	

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 11 of 71

Debtor 1		D	Smith	Case number	(if known)	
	First Name	Middle Name	Last Name			
	et address, if available, or ot nber Street State		What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare Other	apply.	the amount of any secu	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add a	other	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	-	all of your entries from Part 1, inclunere. ▶	uding any entries	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If yours, trucks, tractors, sport ut	equitable interes you lease a vehicle,	at in any vehicles, whether they are also report it on Schedule G: Executo rcycles	-	-	
3.1	Make Model: Year:	Kia Forte 2014	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	55415	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors an		Current value of the entire property? \$10875.00	Current value of the portion you own? \$10875.00
3.2	Make Model: Year:		instructions)  Who has an interest in the propone.  Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 12 of 71

	Verlita	D	Smith	Case number (	if known)	
3.3	First Name	Middle Name	Last Name			
	Make Model: Year:		Who has an interest in the propone.		the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property</i> .
	Approximate mileage:		Debtor 1 only		Croancro vino riavo cia	and decared by Property.
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	•	entire property?	portion you own?
			At least one of the debtors an	d another		
			Check if this is community instructions)	property (see		
3.4	Make		Who has an interest in the prop			claims or exemptions. Po
	Model: Year:		one.		,	red claims on Schedule in secured by Property
	Approximate mileage:		Debtor 1 only			
	Approximate inilicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	•	entire property?	portion you own?
			At least one of the debtors an	id another		
			Check if this is community instructions)	property (see		
4.1	Make Model:		Who has an interest in the propone.	•		claims or exemptions. P
	Year:	·	Debtor 1 only			ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	id another		
			Check if this is community			
			instructions)	property (see		
4.2	Make	<u> </u>	Who has an interest in the prop	perty? Check	Do not deduct secured	claims or exemptions. P
	Model:		one.			red claims on Schedule ims Secured by Property
	Year:		Debtor 1 only		Creditors who Have Cia	ims Securea by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	•	entire property?	
	Other information.					portion you own?
	Other information.		At least one of the debtors an	d another		
	Cirie information.		At least one of the debtors an  Check if this is community instructions)			

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 13 of 71

Smith Debtor 1 Verlita D Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Furniture & Goods \$650.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$375.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$225.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1950.00 for Part 3. Write that number here .....

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Page 14 of 71 Document

Smith

D

Debtor 1 Verlita Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$30.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Chase Bank \$10.00 <u>\$</u>0.00 17.2. Checking account: Chase Bank 17.3. Checking account: Chase Bank \$12.50 17.4. Savings account: 17.5. Savings account: 17.6. Certificates of deposit: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 17.10. Other financial account: Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 15 of 71

Deb.	tor 1 Verlita	D Middle Neme	Smith Leat Name	Case number (if known)	
20.	First Name  Government and corp	Middle Name orate bonds and other negotial	Last Name  ole and non-negotiab	le instruments	
	Negotiable instruments	include personal checks, cashiers ents are those you cannot transfe	checks, promissory n	otes, and money orders.	
	<b>✓</b> No				
	Yes. Give specific information about	Issuer name:			
	them				<u></u>
21	Patiroment or panaion	a a a a a a a a a a a a a a a a a a a			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
	зерагатегу.	Pension plan:			
		IRA:			_
		Retirement account:			-
		Keogh:			
		Additional account:	-		<u> </u>
22	Security deposits and	Additional account:			
22.	Your share of all unused	d deposits you have made so that with landlords, prepaid rent, publi			
	✓ No		Institution name:		
	Yes	Electric:			-
		Gas:			-
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture: Other:			-
23	Annuities (A contract fo	or a periodic payment of money to	vou either for life or f	or a number of years)	
20.	No No	r a pendulo payment or money te	you, ourse for me or n	or a mamber of years)	
	Yes	Issuer name and description:			
		-			
					<u>.                                    </u>

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 16 of 71

Debt	tor 1 Verlita First Name	D Middle Nove	Smith	Case number (if known)	
24.	Interests in an ed	Middle Name lucation IRA, in an accoun b)(1), 529A(b), and 529(b)(1	it in a qualified ABLE program,	or under a qualified state tuition program.	
	✓ No		n. Separately file the records of an	y interests.11 U.S.C. § 521(c):	
	Yes				
25.	Trusts, equitable exercisable for yo		erty (other than anything listed	l in line 1), and rights or powers	
	No Yes. Describe.				
	Tes. Describe.				
26.			rets, and other intellectual pro roceeds from royalties and licensi		
	No Yes. Describe.				
	Tes. Describe.				
27.	•	ses, and other general into	_	, liquor licenses, professional licenses	
	No Yes. Describe.				
	Tes. Describe.				
Mor	ney or property o	wed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds owed	to you			
	✓ No  Yes. Give speci			Federal:	\$0.00
	you alread	m, including whether dy filed the returns ax years		State:	\$0.00
29.	Family support			Local:	\$0.00
	Examples: Past due	or lump sum alimony, spou	usal support, child support, maint	enance, divorce settlement, property settlemen	t
	<del>-</del>	fic information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
30.	Other amounts so		and the state of the state of the state of	Property settlement:	\$0.00
			ayments, disability benefits, sick p s you made to someone else	pay, vacation pay, workers' compensation,	
	✓ No  Yes. Describe				

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 17 of 71

Deb	tor 1 Verlita	D	Smith	Case number (if known)	<u></u>
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		avings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	rance company	mpany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because some			icy, or are currently entitled to receive	
	Yes. Describe				
33.		arties, whether or not you nployment disputes, insurance	have filed a lawsuit or mad be claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of eve	ry nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	✓ No ☐ Yes. Describe				
36.		•	ert 4, including any entries	for pages you have attached	\$52.50
Part	5: Describe Any Bu	usiness-Related Proper	ty You Own or Have an	Interest In. List any real estate in Par	t1.
37.			st in any business-related p		
	No. Go to Part 6. Yes. Go to line 38.	y rogar or oquitable into o	o u.i.y 240.11900 1914194		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	—	r commissions you already	earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax r	nachines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 18 of 71

Deb	tor 1 Verlita	D	Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	ur trade	
	<b>✓</b> No				
	Yes. Describe				
	_				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint ventures			
42.		iips or joint ventures			
	<b>✓</b> No		Name of entity:	% of ownership:	
	Yes. Give specific		ramo or onary.	, o or own domp.	
	information about them				
	urom				
12 (	Customor lists mailing	lists, or other compilati	one		
45.		insts, or other compliant	ons		
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifiab	ole information (as defined in 11 L	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	<b>✓</b> No				
	Yes. Give specific				<del>_</del>
	information				
					<del>-</del>
					<del>_</del>
					<del>_</del>
			art 5, including any entries for		
<b>•</b>	art o. write that humbe				
Part	Describe Any F	arm- and Commercia	al Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 19 of 71

Debt	tor 1 Verlita First Name	D Middle Name	Smith Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	ires, and tools of tra	de	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
E 1	Any form and commo	rcial fishing-related property you did	d mat alva advillat		
51.	No	rciai iisning-related property you did	a not aiready list		
	Yes. Describe				
		II of your entries from Part 6, includi r here		ages you have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Inte	rest in That You D	oid Not List Above	
53.		perty of any kind you did not already	list?		
	✓ No	s, country club membership			
	Yes. Give specific				
	information				
54 A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		•
O-1. A	ad the donar value of a	ii or your chanes iroin r are r. write t	nat namber nere		
		real Baradia e			
Part 8	List the Totals of	f Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lin	ne 5	\$10875.00		
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$1950.00	<u> </u>	
58. <b>P</b>	art 4: Total financial as	ssets, line 36	\$52.50		
59. <b>F</b>	Part 5: Total business-r	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property	. Add lines 56 through 61	\$12877.50	Copy personal property total ►	+ \$12877.50
					\$12877.50
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 20 of 71

Fill in this information to identify your case:							
Debtor 1	Verlita	D	Smith				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	•	, ,	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description:  Kia Forte, 2014  Line from Schedule A/B: 03	\$10,875.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Checking account, Chase Bank Line from Schedule A/B: 17	\$10.00	\$10.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 21 of 71

Debtor 1 Verlita D Smith Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, 100% of fair market value, up to any **Chase Bank** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief description: \$12.50 **V** \$12.50 Checking account, 100% of fair market value, up to any Chase Bank applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief description: \$650.00 **V** \$650.00 Misc. Household 100% of fair market value, up to any **Furniture & Goods** applicable statutory limit Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(a) \$700.00 description: **✓** \$700.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$375.00 description: \$375.00 Misc. Electronics 100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

applicable statutory limit

\$225.00

\$30.00

100% of fair market value, up to any

100% of fair market value, up to any

\$225.00

\$30.00

**✓** 

Line from

Brief

Brief

Schedule A/B:

description:

Line from

Schedule A/B:

description:

Line from

Schedule A/B:

Misc. Jewelry

Cash on Hand

16

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 22 of 71

			Do	ocument Page 22 of	71		
Fill in t	his inforr	nation to identify your cas	se:				
Debtor	r <b>1</b>	Verlita First Name	D Middle Name	Smith Last Name			
Debtor (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Illinois (State)			
Case n	number n)			_			
Offi	cial	Form 106D					Check if this is an mended filing
Sch	nadu	le D: Credita	ore Who Ha	ve Claims Secure	ad by Prop		12/15
Be as o	omplete pace is r	and accurate as possible	le. If two married peopl	e are filing together, both are equ nber the entries, and attach it to t	ally responsible for su	ipplying correct infor	
1. D	o any c	reditors have claims se	cured by your proper	ty?			
	No. C	Check this box and subm	it this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
Ī	Yes.	Fill in all of the information	n below.				
Part 1	List /	All Secured Claims					
2.	List all s	secured claims. If a creditory for each claim. If more th	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
		ONE AUTO FINAN	Describe the property	that secures the claim:	\$17,098.00	\$10,875.00	\$6,223.00
	Creditor's 3901 DA	Name ALLAS PKWY	2014 Kia Forte				
	Numbe	er Street		e, the claim is: Check all that apply.			
			Contingent				
	PLANO Citv	TX 75093 State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
	<b>✓</b> Deb	tor 1 only	Nature of lien. Check				
		tor 2 only tor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		ast one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and and	another	Judgment lien fron	n a lawsuit			
		ck if this claim relates community debt	Other (including a r	ight to offset)			
	Date de incurred	bt was 12/2014	Last 4 digits of accou	nt number1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$17,098.00

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 23 of 71

Fill in	this inforn	nation to identify your c	ase:		1			
Debto	r 1	Verlita	D	Smith				
Debto	ır 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	d States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If know	number <sup>(n)</sup>							
Offic	cial Fo	orm 106E/F			-	Chec	k if this is an	amended filing
Scl	hedu	ile E/F: Cre	ditors Who	Have Unsecure	d Claims			12/15
other programmer form 1 claims the en known	party to a 106A/B) a that are tries in the l).  List A  Do any cre	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	s or unexpired leases th cutory Contracts and L Creditors Who Hold Clai		executory contract G). Do not include a ice is needed, copy	s on <i>Schedul</i> any creditors the Part you	le <i>A/B: Prope</i> with partial u need, fill it	erty (Official ly secured out, number
į	Yes.							
li A	isted, iden As much a Continuatio	tify what type of claim it s possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri in alphabetical order acc e than one creditor holds	s more than one priority unsecured clain ority and nonpriority amounts, list that ording to the creditor's name. If you ha a particular claim, list the other creditor is for this form in the instruction bookle	claim here and show ave more than two pers in Part 3.	both priority	and nonpriori	ty amounts.
						Total claim	Priority amount	Nonpriority amount
2.1		nkruptcy Section		Last 4 digits of account number		\$1,600.00	\$1,600.00	\$0.00
	Priority Control PO Box 6 Number	reditor's Name 64338 Street		When was the debt incurred?  As of the date you file, the claim i apply.	n/as: Check all that			
	Chicago	Illinois	60664	Contingent				
	City	State urred the debt? Check of	Zip Code	Unliquidated				
		or 1 only	orie.	Disputed				
	Debt	or 2 only		Type of PRIORITY unsecured clair	n:			
	Debt	or 1 and Debtor 2 only		Domestic support obligations  Taxes and certain other debts you	u owe the			
	At lea	ast one of the debtors an	d another	government				
		ck if this claim relates	to a community debt	Claims for death or personal inju intoxicated	ry while you were			
	Is the cla	aim subject to offset?		Other. Specify Tax	98			
	Yes					¢0.105.00	ФО 105 00	Φ0.00
2.2		reditor's Name		Last 4 digits of account number _		\$2,105.00	\$2,105.00	\$0.00
	PO Box 7 Number	7346 Street		When was the debt incurred?	n/a			
				As of the date you file, the claim is apply.	s: Check all that			
	Philadelpl	hia Pennsylvai	nia 19101	Contingent				
	City	State	Zip Code	Unliquidated				
		urred the debt? Check of a control only	one.	Disputed				
	Debt	or 2 only		Type of PRIORITY unsecured clair	n:			
	Debt	or 1 and Debtor 2 only		<ul><li>Domestic support obligations</li><li>✓ Taxes and certain other debts yo</li></ul>	u owe the			
	At lea	ast one of the debtors an	d another	government				
		ck if this claim relates	to a community debt	Claims for death or personal inju intoxicated	ry while you were			
	Is the cla	aim subject to offset?		Other. Specify				
	Yes							

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 24 of 71

Smith Debtor 1 Verlita D Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago Parking \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Parking Tickets & Red Light Other. Specify Is the claim subject to offset? Yes 4.2 Comcast \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington 98168 Seattle City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Cable Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes 4.3 Commonwealth Edison \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Ctr FI 4 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60181 Oakbrook Ter City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Electric Bill Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 25 of 71

D Smith Debtor 1 Verlita Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CREDIT MANAGEMENT LP \$1,293.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY When was the debt incurred? 11/2013 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CARROLLTON 75007 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - US Cellular Is the claim subject to offset? **✓** No Yes Direct TV \$500.00 4.5 Last 4 digits of account number Nonpriority Creditor's Name 2230 E. Imperial Hwy When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Segundo California 90245 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.6 \$979.00 Last 4 digits of account number 6164 Nonpriority Creditor's Name When was the debt incurred? 11/2014 8014 BAYBERRY RD Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **JACKSONVILLE** 32256 Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_

Debts to pension or profit-sharing plans, and other similar

Collecting For - AT&T

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 26 of 71

Debtor 1 Verlita
First Name

D
Smith
Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

[4.7] FIRST PREMIER BANK

Last 4 digits of account number 6593 \$852.00

i dit 2	Tour North Month of Office Cured Claims - Conditionation		
	After listing any entries on this page, number them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	FIRST PREMIER BANK	Last 4 digits of account number 6593	\$852.00
	Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999	When was the debt incurred? 11/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	c/o Kelly Lukason	Contingent	
	Saint Cloud Minnesota 56302	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	✓ No	_	
	Yes		
4.8	GINNYS	Last 4 digits of account number 5116	\$402.00
	Nonpriority Creditor's Name PO Box 800849	When was the debt incurred? 10/2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Dallas Texas 75380	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts  Other. Specify CreditCard	
	No		
	Yes		
4.9	Illinois Tollway		\$200.00
4.5	Nonpriority Creditor's Name	Last 4 digits of account number	φ200.00
	2700 Ogden Ave Number Street	When was the debt incurred?n/a	
	Legal Dept	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  ✓ Other. Specify  Tollway Violations	
	Is the claim subject to offset?	· /	
	✓ No		
	Yes		

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 27 of 71

D Smith Debtor 1 Verlita Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$3,149.47 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Taxes Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.11 \$988.00 2387 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 7/2014 8875 AERO DR STE 200 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For - Capital One Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.12 \$436.00 Last 4 digits of account number 8970 Nonpriority Creditor's Name When was the debt incurred? 1/2013 8875 AERO DR STE 200 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Metabank Is the claim subject to offset? **✓** No

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 28 of 71

Debtor 1 Verlita D Smith Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 National Tire and Battery \$800.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6024 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated South Dakota 57117 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Credit Card Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOVERY ASS \$1,803.00 4.14 2015 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 10/2012 120 CORPORATE BLVD STE 1 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated NORFOLK Virginia 23502 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Judgment - Case #2013-M1-Other. Specify Is the claim subject to offset? **✓** No Yes SEVENTH AVENUE 4.15 \$592.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2008 1112 7TH AVE Number Street As of the date you file, the claim is: Check all that apply. Contingent MONROE Wisconsin 53566 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 29 of 71

D Smith Debtor 1 Verlita Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 U S DEPT OF ED/GSL/ATL \$8,532.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2006 PO BOX 2287 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30301 ATLANTA Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$6,080.00 4.17 9147 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 6/2006 PO BOX 2287 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ATLANTA Georgia 30301 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes USA Payday Loans 4.18 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1541 N Lewis Ave n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60085 Waukegan Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Payday Loan Is the claim subject to offset? **✓** No

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 30 of 71

Debtor 1 Verlita D Smith Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Village of Justice \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 7800 S. Archer Road When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60458 **Justice** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Parking Tickets & Red Light Other. Specify Violations Is the claim subject to offset? **✓** No Yes 4.20 Village of South Holland \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 16226 Wausau Avenue n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated South Holland Illinois 60473 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Parking Tickets & red Light Other. Specify Is the claim subject to offset? **✓** No

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 31 of 71

Debtor 1 Verlita D Smith Case number (if known)
First Name Middle Name Last Name

OF Caraltal Datail 5	David				
GE Capital Retail E Name	Bank		On which entry i	in Part 1 or Part	2 did you list the original creditor?
DO Day 4571			Lino 4.14	of (Check	
PO Box 4571 Number Street	<u> </u>		Line 4.14	one):	Part 1: Creditors with Priority Unsecured Claims
					Part 2: Creditors with Nonpriority Unsecured Claims
Carol Stream	Illinois	60197	Last 4 digits of a	account number	2015
City	State	Zip Code			
US Cellular			On which ontry i	in Bort 1 or Bort	2 did you list the original graditor?
Name			On which entry i	III Fart I OF Fart	2 did you list the original creditor?
Dept 0205			Line 4.4	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street	i 			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Palatine	Illinois	60055	Last 4 digits of a	account number	8874
City	State	Zip Code			
CAPITAL ONE BA	NK (USA) N.A.		On which ontry	in Part 1 or Port	2 did you list the original creditor?
Name			On which entry i	m Fait i Vi Fait	2 did you list the original creditor:
PO BOX 85520			Line 4.11	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street	<u> </u>		<u></u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
RICHMOND	Virginia	23285	Last 4 digits of a	account number	2387
City	State	Zip Code			
AT&T Name			On which entry i	in Part 1 or Part	2 did you list the original creditor?
Po Box 5014			Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street	t			one):	Part 2: Creditors with Nonpriority Unsecured
			<u> </u>		Claims
Carol Stream	Illinois	60197	Last 4 digits of a	account number	6164
City	State	Zip Code			
Metabank				in Double Doub	O did you list the evising! ditO
Name			On which entry i	ııı Part I OF Part	2 did you list the original creditor?
600 Main Ave			Line 4.12	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street	<u> </u>		<u>—</u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Brookings	South Dakota	57006	Last 4 digits of a	account number	8970
City	State	Zip Code			
Harris & Harris LTD	D		On which onter:	in Part 1 or Part	2 did you list the original creditor?
Name			On which entry i	m rait i Or Part	2 did you list the original creditor?
	n Boulevard Suite 400		Line 4.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Street	<u> </u>			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits of a	account number	
City	State	Zip Code			

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 32 of 71

Debtor 1 Verlita D Smith Case number (if known)

First Nai	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for st	atistical reporting purp	oses o
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$2,105.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$1,600.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$3,705.00	
	oe. Total. Add lines of through od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$14,612.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$15,694.47	
	that amount here.			_
	6i. Total. Add lines 6f through 6i.	6i.	\$30,306.47	

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 33 of 71

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Verlita	D	Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

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U	1119	Jia	$\Gamma$	וווע	1 1	UOG

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Progressive Leasing Name  256 West Data Drive Number Street			Furniture Lease, Debtor is Lessee, 2 Bedroom Sets
	Draper City	Utah State	84020 Zip Code	
2.2	Name	llow Hills Apartments		Residential Lease, Debtor is Lessee, Annual Lease
	8712 S. 87th Te	errace Street		
	Justice City	Illinois State	60458 Zip Code	

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 34 of 71

			3	
Fill in this info	rmation to identify your c	ase:		
Debtor 1	Verlita	D	Smith	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
Hellert Oleter				
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	<del></del>
Case number			· ·	
(II Idio Wil)				Check if this is an
				amended filing
Official	Form 106H			
Sahadul	e H: Your Cod	lohtoro		12/15
Scriedu	e n. Your Coo	ientors		12/15
,		ou are filing a joint case, do	not list either spouse as a	codebtor.)
Idaho, Lo			perty state or territory? ( ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
		er spouse, or legal equiva	alent live with you at the tir	ne?
	No	r op cace, e. legal equite	aon are manyoù ar are ar	
	Yes. In which communit	y state or territory did yo	u live?	_ Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			<u> </u>
	City	State	Zip Cod	<del></del>
	•	-	•	your spouse is filing with you. List the person shown in line 2 ave listed the creditor on <i>Schedule D</i> (Official Form 106D),
Schedule	E/F (Official Form 106E	F/F), or Schedule G (Offic	ial Form 106G). Use Sche	dule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 35 of 71

				oamone	i ago o			
Fill	in this inf	ormation to identify	your case:					
Deb	otor 1	Verlita	D	Smith				
		First Name	Middle Name	Last N	ame	— Che	eck if this is:	
	otor 2	First Name	Middle Name	Last N	omo	_	An amended filing	
							A supplement showing po	ost-netition chanter 13
Unit	ed States	Bankruptcy Court for	Northern	District of Illi	nois state)		expenses as of the follow	
Cas	e number			(0	, actor			
(lf kn	own)						MM / DD / YYYY	
Of	ficial I	Form 106I						
Sc	hedul	e I: Your In	come					12/15
infor spou num	mation a use. If mo ber (if kn	bout your spouse. I		d your spous	se is not filin	g with you, do	not include information	on about your
1.	Fill in you	r employment		Debtor 1			Debtor 2	
	informatio		Formior and adolesi					
	•	more than one job,	Employment status	✓ Emplo	-		Employed	
		parate page with about additional		☐ Not Er	nployed		Not Employed	
	employers.		Occupation	Home Hea	lth Aide		_	
	Include par	t time, seasonal, or	Employer's name	Addus Ho	meCare-			
			Employer's address	2300 Warrenville Road				
	•	n may include student aker, if it applies.		Number Str	reet		Number Street	
							_	
				Downers	Illinois	60515		
				Grove City	State	Zip Code	_ City S	State Zip Code
			How long employed	13 years		·		
			there?					
Pai	rt 2: Giv	e Details About N	Monthly Income					
Es	timate mo	onthly income as of t	the date you file this forr	<b>n.</b> If you have	nothing to rep	oort for any line, v	write \$0 in the space. Incl	ude your non-filing
1		s you are separated.						
		non-filing spouse have attach a separate she	e more than one employer, et to this form	combine the	information fo	r all employers fo	or that person on the lines	below. If you need
	ло орцоо,	attaon a coparato cho	00 10 10 10 111.		Foi	Debtor 1	For Debtor 2 or	
2.			ary, and commissions (befo		2.	\$2,311.83	non-filing spouse	
	deductio be.	ns.) If not paid monthly	, calculate what the monthly	wage would				
3.	Estimate	e and list monthly over	rtime pay.		3.	+ \$0.00		
4.	Calculat	e gross income. Add li	ine 2 + line 3.		4.	\$2,311.83		]
					L		l <sub>-</sub>	<b>_</b>

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 36 of 71

Debto	r 1Verlita D	Smith	Case number (if		
	First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	<b>→</b> 4. <sup>■</sup>	\$2,311.83		
-	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$470.73		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$74.06		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	- <u></u>	
6. <b>Add</b> +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e$	e +5f + 5g 6.	\$544.79		
7. Cald	culate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$1,767.05		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse dependent regularly receive	, or a			
	Include alimony, spousal support, child support, maintena divorce settlement, and property settlement.	8c.	\$0.00		
	Unemployment compensation	8d.	\$0.00	-	
	Social Security	8e.	\$0.00	-	
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (berunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income	n-	\$146.0 <u>0</u>		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add</b>	<b>all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +	8g + 8h. 9.	\$146.00		
	culate monthly income. Add line 7 + line 9.  I the entries in line 10 for Debtor 1 and Debtor 2 or non-filir	10. ng spouse	\$1,913.05	=	\$1,913.05
Incl frier	ate all other regular contributions to the expenses that ude contributions from an unmarried partner, members of y nds or relatives. not include any amounts already included in lines 2-10 or a	your household, your o	dependents, your roomr		
Spe	cify:			11. +	\$0.00
	d the amount in the last column of line 10 to the amou e that amount on the Summary of Schedules and Statistica				\$1,913.05
					Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year at	fter you file this form	?		
	Yes. Explain:				

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 37 of 71

		Docu	ment Page 37 of 71		
Fill in this inform	mation to identify your	case:			
Debtor 1	Verlita First Name	D Middle Name	Smith Last Name	Objects Willston	
Debtor 2				Check if this is:	a
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	
	ankruptcy Court for the	e: Northern [	District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number (If known)				MM / DD / YYYY	<del> </del>
	Form 106J				
Schedule	e J: Your Ex	penses			12/15
information. If i	more space is needed wer every question.	l, attach another sheet to this	re filing together, both are equall form. On the top of any additiona		
	cribe Your Househ	old			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a	separate household?			
Г	No				
Ē	Yes. Debtor 2 must	file Official Forms 106J-2, Experi	ses for Separate Household of Debt	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	•	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Relative	18 years	No.
					✓ Yes.
3. Do your exp expenses of than		No			
yourself and dependents	your	Yes			
Part 2: Estir	mate Your Ongoing	Monthly Expenses			
_	f a date after the ban		rou are using this form as a supploplemental Schedule J, check the	•	
•	•	-cash government assistance it on Schedule I: Your Income	•		Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		<b>\$620.00</b>
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 38 of 71

Debtor 1 Verlita D Smith Case number (if known)
First Name Middle Name Last Name

riist Name	Wildle Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$70.00
6b. Water, sewer, garbage colle	ction	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$108.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$275.00
8. Childcare and children's educ	ation costs	8.	\$0.00
9. Clothing, laundry, and dry cle	aning	9.	\$100.00
10. Personal care products and	services	10.	\$100.00
11. Medical and dental expense	5	11.	\$0.00
12. <b>Transportation.</b> Include gas, Include gas, Include car payments	naintenance, bus or train fare.	12.	\$100.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deduc	ted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$120.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	ts:	.0	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	aintenance, and support that you did not report as deducted from I, Your Income (Official Form 106I).	10	\$0.00
	support others who do not live with you.	18.	
Specify:	support others who do not live with you.	19.	\$0.00
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	10.	
20a. Mortgages on other prope		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, o	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and ι	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 39 of 71

Debtor 1 Ver		D	Smith	Case number (if known)		
	st Name	Middle Name	Last Name			
21. <b>Other.</b> S	pecify:				21	\$0.00
00 0-1- 1-						
	te your monthly expenses.					\$1,493.00
	l lines 4 through 21.	( D I : 0) '(				\$0.00
	by line 22 (monthly expenses	,, ,,				\$1,493.00
	l line 22a and 22b. The resul		enses.		22.	
	e your monthly net income					
23a. Cop	by line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,913.05
23b. Cop	by your monthly expenses from	om line 22 above.			23b	\$1,493.00
	tract your monthly expenses		ncome.			\$420.05
The	e result is your monthly net in	come.			23c	
	mple, do you expect to finish ge payment to increase or de Explain here:					

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 40 of 71

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Verlita	D	Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
x	/s/ Verlita Smith	<b>x</b>	
•	Signature of Debtor 1	Signature of Debtor 2	
	Date 7/13/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 41 of 71

ebtor 1 ebtor 2 oouse, if filing)	Verlita	D	Smith		
	First Name	Middle	Name Last Na	me	
	First Name	Middle	Name Last Na	me	
nited States B	Bankruptcy Court for the		District of Illir		
	distribution of the	y. Northern		ate)	
se number (nown)					
fficial	Form 107				Check if this amended fil
ateme	nt of Financi	al Affairs f	or Individuals	Filing for Bankrupt	су
				g together, both are equally response. On the top of any additional p	
	own). Answer every		arate sneet to this for	iii. Oii tile top of ally additional p	ages, write your flame and case
art 1: Give	Details About You	ır Marital Status	and Where You Live	d Refore	
GIVE	Dotalio About Fou	- Maritar Otatao	and Whole Fed Live	<u>u Bololo</u>	
What is	your current marital s	status?			
Mar Mar	rried				
✓ Not	married				
During t	he last 3 years, have	vou lived anywher	e other than where you	live now?	
	no last o years, nave	you nivou unywnor	o canor anan amoro you		
□ No					
✓ Yes.	i. List all of the places	you lived in the las	st 3 years. Do not include	e wnere you live now.	
Doh	tor 1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
Den					
Deb					O con a Dahlana
Deb				Same as Debtor 1	Same as Debtor
8700	6 W. 86th Street		From 04/2015	<u> </u>	
8700	6 W. 86th Street nber Street		From 04/2015	Same as Debtor 1  Number Street	From
8700 Num	nber Street		From <u>04/2015</u> To <u>04/2017</u>	<u> </u>	
8700 Num Just	nber Street	60458 Zip Code	<del></del> -	Number Street	From To
8700 Num	nber Street	60458 Zip Code	<del></del> -	Number Street  City State Z	From To
8700 Num Just City	nber Street tice Illinois State		<del></del> -	Number Street	From To
B700 Num Just City	nber Street tice Illinois State 26 S. St. Lawrence		<del></del> -	Number Street  City State Z  Same as Debtor 1	From To
8700 Num Just City	nber Street tice Illinois State		To 04/2017  From 04/2001	Number Street  City State Z	From To Same as Debtor
Just City	tice Illinois State  26 S. St. Lawrence hber Street	Zip Code	To 04/2017	Number Street  City State Z  Same as Debtor 1	From To Same as Debtor From
Just City	tice Illinois State  26 S. St. Lawrence hber Street  erdale Illinois		To 04/2017  From 04/2001	Number Street  City State Z  Same as Debtor 1  Number Street	From To Same as Debtor From

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 42 of 71

Smith

D

Debtor	1 Verlita D	Smith		umber (if known)	
		e Name Last Nam	ne		
Part 2:	Explain the Sources of Your Inc	come			
Fill	d you have any income from employm in the total amount of income you receitivities. If you are filing a joint case and you not	ved from all jobs and all busir	nesses, including part-time		ars?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until he date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ✓ Operating a business	\$13872.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year:  January 1 to December 31, 2016 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$27702.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that:  January 1 to December 31, 2015 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$23496.00	Wages, commissions, bonuses, tips Operating a business	
Inc put filin	I you receive any other income during lude income regardless of whether that in polic benefit payments; pensions; rental in g a joint case and you have income that teach source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Est. 2017 YTD LINK	\$292.00		
	For last calendar year: (January 1 to December 31, 2016 )  YYYY				
	For the calendar year before that: (January 1 to December 31, 2015)  YYYYY	Est. 2015 LINK	\$960.00		

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 43 of 71

Debtor 1 Verlita D Smith Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 44 of 71

otor 1 Verlita		D	Sn	nith	Case number	(if known)
First Nar	me	Middle Name	Las	st Name		·
Insiders included corporations agent, included	ude your relatives; as of which you are a	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
	st all payments to	an insider				
	ot all paymonto	ar modor.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's	s Name					
Number	r Street					
City	State	Zip Code				
Insider's	s Name					
Number	r Street					
City	State	Zip Code				
insider?	ar before you filed ments on debts gua			y payments or trans	fer any property o	on account of a debt that benefited an
✓ No	st all payments tha	at henefited an ins	sider			
100. 2.			Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	Include creditor's name
 Insider's	e Namo					
msiders	s Name					
Number	r Street					
City	State	Zip Code				
Insider's	s Name					
Number	r Street					
City	State	Zip Code				

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 45 of 71

Debtor 1 Verlita D Smith Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Payroll Garnishment 04/2017 \$0 IDOR-Bankruptcy Section Creditor's Name Explain what happened PO Box 64338 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60664 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 46 of 71

Debt	or 1	Verlita	D	Smith	Case number (if kno	wn)	
		First Name	Middle Name	Last Name			
11.			u filed for bankruptcy, di ke a payment because y	d any creditor, including a b ou owed a debt?	ank or financial institutio	n, set off any amou	nts from your
		No					
	Ш	Yes. Fill in the details					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		-			
		Number Street		<del>-</del>			
				_ Last 4 digits of account i	number: XXXX-		
		City Sta	ate Zip Code	_			
		Oily Sia	ale Zip Code				
12.			filed for bankruptcy, was stodian, or another officia	any of your property in the	possession of an assignee	for the benefit of o	creditors, a court-
	✓	No					
	П	Yes					
Part	5:	List Certain Gifts a	nd Contributions				
13.	Wi	ithin 2 years before yo	u filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$6	00 per person?	
		T No					
	✓						
		Yes. Fill in the details	s for each gift.				
		Gifts with a total valuer person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Caya tha Cift	_			
		Person to whom You	Gave the Gift				
				-			
				_			
		Number Street					
		-		_			
		City Sta	ate Zip Code				
		Person's relationship to	o you				
		•	•				
				_			
		Person to Whom You	Gave the Gift				
				_			
		Number Street		_			
		City Sta	ate Zip Code	-			
		Person's relationship to					
		i disoni s relationismp ti	o you				

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 47 of 71

Debtor 1		D	Smith	Case number (if known	)	
	First Name	Middle Name	Last Name			
14. Wi	thin 2 years before yo	u filed for bankruptcy, die	d you give any gifts or contrib	utions with a total value o	f more than \$600	to any charity?
<b>√</b>						
<u>~</u>	4	s for each gift or contribut	tion			
	4	-		26. 1. 4	B.1.	W.L.
	Gifts or contribution that total more than		Describe what you cont	ributea	Date you contributed	Value
		•				
	Charity's Name		_			
			_			
			_			
	Number Street					
	City St	tate Zip Code	_			
	, 1	·				
Part 6:	List Certain Losse	S				
45 140	ilita de la collectione	Clark Control of the Control	Control Charles to the color of the color	and a large of the second		. 11
	thin 1 year before you mbling?	filed for bankruptcy or si	nce you filed for bankruptcy,	did you lose anything beca	iuse of theft, fire,	other disaster, or
_						
<b>✓</b>	Yes. Fill in the details	,				
	4		B		Date of a con-	Wall and a second
	Describe the proper how the loss occurr	• •	Describe any insurance Include the amount that in		Date of your loss	Value of property lost
			pending insurance claims	•		
			A/B: Property.			
Part 7:	List Certain Paym	ents or Transfers				
	No Yes. Fill in the details		or credit counseling agencies fo	1 001 1000 10quilou iii your bu	muaptoy.	
✓	res. Fill III the details	<b>.</b>				
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 350.00		7/12/2017	\$350.00
	Person Who Was Paid	t				
	20 S. Clark Street  Number Street		_			
	28th Floor		-			
		nois 60603 tate Zip Code	-			
	Oity Oi	Late Zip Gode				
	Email or website addr	ess	_			
	Person Who Made the	e Payment, if Not You	-			
		•				
	Person Who Was Paid	t	-			
	Number Street		-			
	Manna Sueet					
			-			
	City St	tate Zip Code	-			
	For all accords to 11	·	_			
	Email or website addr	ess				
	Person Who Made the	e Payment, if Not You	-			

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 48 of 71

Debto			D		Case number <i>(if knowr</i>	7)		
	Ī	First Name	Middle Name	Last Name				
r	n <b>elp</b> Do n	you deal with your credit not include any payment or t	tors or to make paym		half pay or transfe	r any property to a	anyone <sup>,</sup>	who promised to
L T	·	No Yes. Fill in the details.						
·	_			Description and value of any protransferred	perty	Date payment or transfer was made	Amou	int of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
t I	he on cluand	ordinary course of your bu	usiness or financial at and transfers made as s	security (such as the granting of a secur		•		
	_			Description and value of proper transferred		ny property or eceived or debts p	paid	Date transfer was made
		Person Who Received Tran	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
		Person Who Received Tran	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
b	ene The	nin 10 years before you file eficiary? se are often called asset-pro		d you transfer any property to a self-	settled trust or sin	nilar device of wh	ich you	are a
Ī		Yes. Fill in the details.		Description and value of the pr	operty transferred			Date
								transfer was made
		Name of trust						

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 49 of 71

Debtor 1 Verlita D Smith \_ Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 50 of 71

Debtor 1 Verlita D Smith \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 51 of 71

Debt		Verlita		D	Smith	Case num	ber (if known)	
		First Name		Middle Name	Last Name			
26.		No		ial or administ	rative proceeding under	any environmental la	w? Include settlements and orde	rs.
		Yes. Fill in the det	tails.					
					Court or agency	Na	ture of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		
Part	11:	Give Details Ab	oout Your E	Business or C	onnections to Any Bu	ısiness		
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follow	ving connections to any business	?
			a limited liab	ility company (	rade, profession, or othe LLC) or limited liability pa	=	e or part-time	
		An officer, di	rector, or ma	naging executi	ve of a corporation equity securities of a cor	poration		
		No. None of the a			2. e details below for each l	ousiness.		
	_					ure of the business	Employer Identification no include Social Security no	
		Business Name					EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		unit of bookkooper	From To	
					Describe the nate	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		ant of bookkeeper	From To	
					Describe the nati	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 52 of 71

Debt	tor 1	Verlita	D	Smith	Case number (if known)
		First Name	Middle Name	Last Name	
28.		hin 2 years before you ditors, or other part No Yes. Fill in the detai	ies.	jive a financial statement	to anyone about your business? Include all financial institutions,
				Date issued	
		Name		MM/DD/YYYY	
		Number Street			
		Number Street			
		City	State Zip Code		
		اما م	·		
Part	12:	Sign Below			
t	rue a	and correct. I under kruptcy case can re	stand that making a false stater	nent, concealing property imprisonment for up to 20	its, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		<b>x</b> /s/ Ve	erlita Smith	•	×
			e of Debtor 1		Signature of Debtor 2
		Date 7/	13/2017		Date
	Oid yo	ou attach additiona	I pages to Your Statement of Fir	ancial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
[ [	≌.	lo 'es			
	Did yo	ou pay or agree to p	ay someone who is not an attor	ney to help you fill out ba	nkruptcy forms?
Į.	<b>✓</b> N	lo			
	<b>=</b> '	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 53 of 71

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Nortr	ern District of Illinois		
In re	Verlita D Smith			Case No.	
_	Debtor		_		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATT	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in bankrup	otcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	ave received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid	to me was:			
	<b>J</b> Debtor	Ot	her (specify)		
3	. The source of the compensation paid	to me is:			
	<b>✓</b> Debtor	Ot	her (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other p	erson unless the	y are
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includi			ruptcy case, including:		
	<ul> <li>a. Analysis of the debtor's finan bankruptcy;</li> </ul>	cial situation, ar	nd rendering advice to the debt	or in determining	g whether to file a petition in
	b. Preparation and filing of any p	petition, schedu	les, statements of affairs and p	olan which may b	pe required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation h	earing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested	bankruptcy matt	ters;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the follo	wing services:	
			CERTIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement	for payment to n	ne for representation of the
	7/13/2017		/s/ Amy	Gerstein	
	Date		Signature	of Attorney	
			Comrad	Law Firm	
				f law firm	
1					

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee	
+	\$550	administrative fee	
	\$1,717	total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 58 of 71

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Smith, Verlita D  Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	TRIX		
TI knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their		
Date:	7/13/2017	/s/ Smith, Verlita Smith, Verlita D Signature of De			

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

GE Capital Retail Bank PO Box 4571 Carol Stream, IL, 60197

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

US Cellular Dept 0205 Palatine, IL, 60055

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

CAPITAL ONE BANK (USA) N.A. PO Box 71083 Charlotte, NC, 28272

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

AT&T Po Box 5014 Carol Stream, IL, 60197

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 60 of 71

SEVENTH AVENUE 1112 7TH AVE MONROE, WI, 53566

Metabank 600 Main Ave Brookings, SD, 57006

GINNYS PO Box 800849 Dallas, TX, 75380

IRS 1 PO Box 7346 Philadelphia, PA, 19101

IDOR-Bankruptcy Section PO Box 64338 Chicago, IL, 60664

Direct TV PO Box 5007 Carol Stream, IL, 60197

Comcast p.o. box 196 Newark, NJ, 07101

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Harris & Harris LTD 111 West Jackson Boulevard Suite 400 Chicago, IL, 60604

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 61 of 71

Village of South Holland 16226 Wausau Avenue South Holland, IL, 60473

Village of Justice 7800 S. Archer Road Justice, IL, 60458

USA Payday Loans 4124 N Milwaukee Ave Chicago, IL, 60641

National Tire and Battery PO Box 6024 Sioux Falls, SD, 57117

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 63 of 71

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

#### Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 64 of 71

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/13/2017	
Signed:		_
/s/ Verli	ta Smith Worlite Smith	Marie Contraction of the Contrac
		/s/ Amy Gerstein
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 67 of 71

Debtor 1 Verlita First Name	D Middle Name	Smith Last Name	Case number (if known)		
	estions for Reporting Purp				
<sup>16.</sup> What kind of debts do you have?	16a. Are your debts prima "incurred by an indivi  No. Go to line 16  Yes. Go to line 17  16b. Are your debts prima money for a business  No. Go to line 16  Yes. Go to line 17	arily consumer de dual primarily for a b. 7. arily business deb or investment or t c.	bts? Consumer debts are de personal, family, or househouse the personal of the best of the	that you incurred to obtain ousiness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid to	apter 7. Do you estim		erty is excluded and administrative creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$10, \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10, ☐ \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	I have examined this petition	and I declare und	der nenalty of periuny that the	information provided is true and	
,	correct.  If I have chosen to file under of title 11, United States Counder Chapter 7.	r Chapter 7, I am a de. I understand th	ware that I may proceed, if elique relief available under each	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed	
	out this document, I have ob	tand I did not pay to otained and read th	or agree to pay someone who e notice required by 11 U.S.(	is not an attorney to help me fill C. § 342(b).	
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, o both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Verlita Smith Signature of Debtor 1	16 stoler	Signature of Deb	tor 2	
hallerd a finit och soveren som	Executed on7/13/20	117 'DD / YYYY	Executed on	MM / DD / YYYY	

## Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 68 of 71

Fill in this infor	mation to identify your cas	e:		
Debtor 1	Verlita	D	Smith	
Dahta - O	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Jorthem	District of Illinois	
Case number			(State)	_
(If known)				T Objects With the
Official	Form 106Dec	<b>)</b>		Check if this is an amended filing
	ion About an In	-	oric Sabadulas	
	people are filing together,			
	1341, 1519, and 3571.	with a bankiupity case	e can result in lines up to	\$250,000, or imprisonment for up to 20 years, or both. 18
Did you p	ay or agree to pay someon	e who is NOT an attorne	ev to help you fill out bank	ruptcy forms?
			, ,	
	Name of person		Attach Bankruptcy P Signature (Official Fo	letition Preparer's Notice, Declaration, and nm 119).
				The state of the s
Under per that they	nalty of perjury, I declare t are true and correct.	hat I have read the sum	mary and schedules filed v	vith this declaration and
✗ /s/ Verlita	a Smith	t ( H	×	

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 7/13/2017

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 69 of 71

Debtor 1		D	Smith	Case number (if known)
	First Name	Middle Name	Last Name	милимет и ст. «Из в постоя в петер в петер в петер в поданения в поданения в поданения в петер в наприламения в в выпа
28. Wi	ithin 2 years before editors, or other p	e you filed for bankruptcy, arties.	did you give a financial staten	nent to anyone about your business? Include all financial institutions
Z	No Yes. Fill in the de	etails below.		
- Inches	•		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
	— City	State Zip Code		
Part 12:	Sign Below			
a ba	<b>x</b> /s.	/ Verlita Smith ()。ん	ooo, or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signa	ture of Debtor 1		Signature of Debtor 2
	Date	7/13/2017		Date
Did y	you attach additio	nal pages to Your Stateme	nt of Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
Z I	No			
	Yes			
Did y	you pay or agree to	o pay someone who is not a	ın attorney to help you fill out	bankruptcy forms?
V	No			
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 70 of 71

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Smith, Verlita D  Debtor(s)	Case No				
		Chapter.	Chapter13			
	VERIFICATION	OF CREDITOR MATRIX	<			
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.						
Date:	7/13/2017	/s/ Smith, Verlita D Smith, Verlita D	Wester Smith			

# Case 17-20913 Doc 1 Filed 07/13/17 Entered 07/13/17 15:07:22 Desc Main Document Page 71 of 71

Debt	or 1 Ver Firs	rlita st Name	D Middle Name	Smith Last Name	Case number (if known)		
16.	Calcul	late the median family inco	me that applies to you	. Follow these sto	PPS:	TO STATE OF THE PERSON AND PROPERTY OF THE PROPERTY OF THE PERSON OF THE	
	16a. F	6a. Fill in the state in which you live.					
	16b. F	Fill in the number of people in	your household.	2	<del>-</del>		
	16c. F	16c. Fill in the median family income for your state and size of					
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.						
17.		How do the lines compare?					
	17a.	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.						
Part	3: Ca	lculate Your Commitme	ent Period Under 11	I U.S.C. §1325	(b)(4)		
18.	Соруу	our total average monthly	income from line 11.			\$2,336.35	
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
	19a. If	19a. If the marital adjustment does not apply, fill in 0 on line 19a.					
	19b. Subtract line 19a from line 18.					\$2,336.35	
20.	Calculate your current monthly income for the year. Follow these steps:						
	20a. Copy line 19b.					\$2,336.35	
	Multiply by 12 (the number of months in a year).					x 12	
	20b. TI	he result is your current mont	hly income for the year	for this part of the	form.	\$28,036.20	
	20c. C	opy the median family income	e for your state and size	of household from	m line 16c.	\$66,487.00	
21.	How d	low do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
		ne 20b is more than or equal t The commitment period is 5		wise ordered by t	he court, on the top of page 1 of this form, check box		
Part	: Sig	ın Below					
	Bv	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
	٠,	A CONTRACTOR OF THE STATE OF TH					
	X /s/ Verlita Smith Signature of Debtor 1 Signature of Debtor 2						
		Date 7/13/2017 MM/DD/YYYY			Date MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						